

FILED

DEC 29 2022

Clerk, U.S. Bankruptcy Court  
Northern District of Miss.

ROBERT BURCH  
2752 W. 91<sup>ST</sup> STREET  
EVERGREEN PARK, ILLINOIS 60805  
(773) 682-0471

CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
703 HIGHWAY 145 NORTH  
ABERDEEN, MS. 39730

December 22, 2022

RE: LA'KIZZY RANSOM; CASE NO 22-1277

UNITED STATES BANKRUPTCY COURT/LOCKE D. BARKLEY

IN PROPONENCE OF THE EVIDENCE, LAKIZZY M. RANSOM EXECUTED A DEED OF TRUST TO DON A. DEES, TRUSTEE FOR THE BENEFIT OF ROBERT BURCH, FOR PROPERTY AT 1308 MAPLE STREET, CLARKSDALEMS. 38614 ON JULY 31<sup>ST</sup> 2020, THERE AFTER SHE WAS REQUIRED TO PAY ALL TAXES. ALTHOUGHT, I PURCHASE THE PROPERTY FROM REGION BANK ON JUNE 18, 2020 AND THE SETTLEMENT CLOSING STATEMENT GAVE A CREDIT TO ME FOR TAXES PAID UP UNTIL JUNE 18,2020. SEE ATTACHED SETTLEMENT STATEMENT FOR VERIFICATION.

THEREFORE, THE DEBTOR'S OBJECTION TO PROOF OF CLAIM IS PREPOSTERIOUS. SPECIFICALLY, LA'KIZZY RANSOM SHOULD BE REQUIRED TO PAY LIABILITY FOR ARREARAGE TAXES FOR 2020,2021, AND 2022 IN THE AMOUNT OF \$6,166.32.

THE DEBTOR HAS A FUDICIARY OBLIGATION TO PAY THE LATE FEES AND PENALTY OF \$875.00 THAT I HAVE REQUESTED. FOR EXAMPLE, WE ALL ARE REQUIRED TO PAY LATE FEES ON OUR MORTGAE, UTILITIES BILLS, CAR NOTE AND ETC. FUTHUR MORE, IT IS LUDICROUS TO SAY THAT THE PENALTY SHOULD BE DISALLOWED.

IN BRIEF, THERE IS NO BASIS OR GROUND FOR DEBTOR'S OBJECTION TO PROOF OF MY REVISED CLAIMED TO BE AMENEDE AS A RESULT, I'M ASKING THE COURT TO GRANT ME THE TOTAL LIABILITY OF \$12,991.34 ON THE REVISED COPY.

RESPECTRFULLY,



ROBERT BURCH, SELLER/ CREDITOR

## A. Settlement Statement (HUD-1)

<b>B. Type of Loan</b>		<b>6. File Number:</b>		<b>7. Loan Number:</b>		<b>8. Mortgage Insurance Case Number:</b>	
1. <input checked="" type="checkbox"/> FHA 2. <input checked="" type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Unins		1308Maple, Burch					
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins							
<b>C. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.p.c." were paid outside the closing; they are shown here for informational purposes and are not included in the totals.							
<b>D. Name &amp; Address of Borrower:</b> Robert Burch 3752 West 51st Street Evergreen, IL 60005				<b>E. Name &amp; Address of Seller:</b> Regions Bank 5214 Lincoln Road Hattiesburg, MS 39402		<b>F. Name &amp; Address of Lender:</b>	
<b>G. Property Location:</b> 1308 Maple St. Clarksville, MS 38614				<b>H. Settlement Agent:</b> Don A. Dacus, P.A. 225 1st Street Clarksville, MS 38614		<b>TIN:</b> 640875050 <b>Phone:</b> (662) 624-5476	
<b>I. Settlement Date:</b> 6/18/2020				<b>Funding Date:</b> 6/18/2020			
<b>J. Summary of Borrower's Transaction</b>				<b>K. Summary of Seller's Transaction</b>			
<b>100. Gross Amount Due From Borrower</b>				<b>400. Gross Amount Due To Seller</b>			
<b>101. Contract sales price</b>				<b>401. Contract sales price</b>			
<b>102. Personal property</b>				<b>402. Personal property</b>			
<b>103. Settlement charges to borrower (line 1400)</b>				<b>403. Settlement charges to seller (line 1400)</b>			
<b>104.</b>				<b>404.</b>			
<b>105.</b>				<b>405.</b>			
<b>Adjustments for items paid by seller in advance</b>				<b>Adjustments for items paid by seller in advance</b>			
<b>106. City/town taxes:</b>				<b>406. City/town taxes:</b>			
<b>107. County taxes:</b>				<b>407. County taxes:</b>			
<b>108. Assessments:</b>				<b>408. Assessments:</b>			
<b>109.</b>				<b>409.</b>			
<b>110.</b>				<b>410.</b>			
<b>111.</b>				<b>411.</b>			
<b>112.</b>				<b>412.</b>			
<b>120. Gross Amount Due From Borrower</b>				<b>420. Gross Amount Due To Seller</b>			
<b>121. Amounts Paid By Or In Behalf Of Borrower</b>				<b>500. Reductions in Amount Due To Seller</b>			
<b>201. Deposit or earnest money</b>				<b>501. Excess deposit (see instructions)</b>			
<b>202. Principal amount of new loan(s)</b>				<b>502. Settlement charges to seller (line 1400)</b>			
<b>203. Existing loan(s) taken subject to</b>				<b>503. Existing loan(s) taken subject to</b>			
<b>204.</b>				<b>504. Payoff of first mortgage loan</b>			
<b>205.</b>				<b>505. Payoff of second mortgage loan</b>			
<b>206.</b>				<b>506.</b>			
<b>207.</b>				<b>507.</b>			
<b>208.</b>				<b>508.</b>			
<b>209.</b>				<b>509.</b>			
<b>Adjustments for items unpaid by seller</b>				<b>Adjustments for items unpaid by seller</b>			
<b>210. City/town taxes: 1/1/2020-6/18/2020</b>				<b>510. City/town taxes: 1/1/2020-6/18/2020</b>			
<b>211. County taxes:</b>				<b>511. County taxes:</b>			
<b>212. Assessments:</b>				<b>512. Assessments:</b>			
<b>213.</b>				<b>513.</b>			
<b>214.</b>				<b>514.</b>			
<b>215.</b>				<b>515.</b>			
<b>216.</b>				<b>516.</b>			
<b>217.</b>				<b>517.</b>			
<b>218.</b>				<b>518.</b>			
<b>219.</b>				<b>519.</b>			
<b>220. Total Paid By/For Borrower</b>				<b>520. Total Reduction Amount Due Seller</b>			
<b>300. Cash At Settlement From To Borrower</b>				<b>600. Cash At Settlement To/From Seller</b>			
<b>301. Gross amount due from borrower (line 120)</b>				<b>601. Gross amount due to seller (line 420)</b>			
<b>302. Less amounts paid by/for borrower (line 230)</b>				<b>602. Less reductions in amount due seller (line 520)</b>			
<b>303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</b>				<b>603. Cash <input type="checkbox"/> To <input checked="" type="checkbox"/> From Seller</b>			

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. The information is provided for use in a RESPA automated transaction with information during the settlement process.

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Closing Doc. for Robert Burch  
1308 Maple St

L. Settlement Charges				File Number 1308Maple Birch	Loan Number:	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees							
Division of Commission (line 700) as follows:							
701.	\$1,050.00	to Hal Fries Agency					
702.	\$1,050.00	to Agner & Associates					\$2,100.00
703. Commission paid at settlement							
704.							
800. Items Payable in Connection With Loan							
801.	Our origination charge	\$			(from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen	\$			(from GFE #2)		
803.	Your adjusted origination charges				(from GFE #3)		
804.	Appraisal fee to				(from GFE #3)		
805.	Credit report to				(from GFE #3)		
806.	Tax service to				(from GFE #3)		
807.	Flood certification						
808.							
809.							
810.							
811.							
900. Items Required By Lender To Be Paid In Advance							
901.	Daily interest charges from 4/14/2020 to 7/1/2020 @ 2.75 /day				(from GFE #10)		
902.	Mortgage insurance premium for 6 months to				(from GFE #11)		
903.	Homeowner's insurance for 6 months to						
904.							
905.							
1000. Reserves Deposited With Lender							
1001.	Initial deposit for your escrow account				(from GFE #9)		
1002.	Homeowner's insurance	months 6	per mo	\$			
1003.	Mortgage insurance	months 6	per mo	\$			
1004.	Property taxes	months 6	per mo	\$			
1005.		months 6	per mo	\$			
1006.		months 6	per mo	\$			
1007.	Annual fee adjustment			\$0.00			
1100. Title Charges							
1101.	Title services and lender's title insurance				(from GFE #4)		
1102.	Settlement or closing fee				(from GFE #5)		
1103.	Owner's title insurance						
1104.	Lender's title insurance						
1105.	Lender's title policy limit	\$					
1106.	Owner's title policy limit	\$					
1107.	Agent's portion of the total insurance premium	\$					
1108.	Underwriter's portion of the total insurance premium	\$					\$150.00
1109.	Warranty deed to Bradley & Dean					\$300.00	
1110.	Title Search to Bradley & Dean					\$100.00	
1111.	Closing fee to Bradley & Dean						
1200. Government Recording and Transfer Charges							
1201.	Government recording charges				(from GFE #7)	\$6.00	
1202.	Deed 224, 00	Mortgage 2		Release 2	(from GFE #8)		
1203.	Transfer fees						
1204.	City/County tax stamps: Deed 2	Mortgage 2					
1205.	State tax stamps: Deed 2	Mortgage 2					
1206.					\$		
1207.					\$		
1300. Additional Settlement Charges							
1301.	Required services that you can shop for				(from GFE #6)		
1302.							
1303.							
1304.							
1305.							
1306.							
1307.							
1308.							
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)						424.00	2,250.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, the above is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Robert Birch

Buyer/Borrower

Regions Bank

Sell Sign. A.V.P.

Sell

Buyer/Borrower

Sell

This Settlement Statement which I've prepared is a true and accurate account of this transaction. I've caused or will cause the funds to be disbursed in accordance with this statement.

Don A. Davis, P.A.

Settlement Agent

6/14/2020

Date

WARNING: It is a crime to knowingly make false statements in the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment.

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CLOS Doc for ROBERT BIRCH  
1308 MAPLE ST



From: burch27574@aol.com,  
To: djlalalicious@gmail.com,  
Subject: Fwd: SALE OF HOUSE 1308 MAPLE  
Date: Wed, Jul 8, 2020 11:39 am

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-----Original Message-----

From: Robert Burch, EA <burch27574@aol.com>  
To: bradleyanddees@gmail.com <bradleyanddees@gmail.com>  
Sent: Tue, Jul 7, 2020 2:17 pm  
Subject: SALE OF HOUSE 1308 MAPLE

LAKIZZY M. RANSOM  
1308 MAPLE STREET  
CLARKSDALE, MS. 38614

JULY 7, 2020

DEAR MS. LAKIZZY M RANSOM

#### PROPOSAL TO SALE RENTAL PROPERTY

I, ROBERT BURCH, HEREINAFTER, REFERRED TO AS THE "SELLER", AGREES TO SELL THE PROPERTY LOCATED AT 1308 MAPLE STREET, CLARKSDALE, MISSISSIPPI, TO LAKIZZY M RANSOM , HEREINAFTER REFERRED TO AS THE "BUYER".

I WILL OWNER FINANCE THE PROPERTY AND ACT AS THE LENDER. I WILL CONVEY THE TITLE TO THE PROPERTY BY VIRTUE OF A WARRANTY DEED AND THE BUYER WILL EXECUTE A DEED OF TRUST TO MY ATTORNEY, DON A DEES, AS TRUSTEE AND A DEED OF TRUST NOTE, MADE PAYABLE TO ME IN THE AMOUNT OF \$91,200 WHICH IS THE PURCHASE PRICE OF THE PROPERTY.

THE DEED OF TRUST NOTE WILL REFLECT THE MONTHLY PAYMENT OF \$800.00 PER MONTH, BEGINNING ON JULY 15, 2020 CONTINUING UNTIL DECEMBER 15, 2029 FOR A TOTAL OF 9.5 YEARS. AFTER ALL PAYMENT ARE MADE, I WILL MARK THE DEED OF TRUST NOTE PAID AND DIRECT THE TRUSTEE TO RELEASE THE DEED OF TRUST.

A BRIEF DESCRIPTION OF THE PROPERTY: 3 BEDROOM, 1 BATH AND HALF, CENTRAL AIR AND HEAT

TERM OF AGREEMENT: BUYER WILL PAY \$800.00 PER MONTH FOR 9.5 YEARS. THE BUYER WILL BE RESPONSIBLE FOR YEARLY TAXES, HOMEOWNER INSURANCE AND UPKEEP OF THE PROPERTY. THE HOMEOWNER INSURANCE SHOULD NAME THE SELLER/LENDER AS THE LIEN HOLDER. BUYER WILL PROVIDE PROOF OF INSURANCE TO SELLER. PROPERTY SOLD AS IS.

A LATE FEE O \$ 75.00 WILL INCUR IF THE MONTHLY PAYMENT IS RECEIVED AFTER THE 15TH OF THE MONTH. IF PAYMENT IS NOT RECEIVED BY THE 15TH OF THE MONTH, A PENALTY OF \$175, WILL INCUR. IF PAYMENT BECOMES DELINQUENT FOR MORE THAN 30 DAYS, THE PROPERTY WILL BE PLACED IN IMMEDIATE FORECLOSURE. THE BUYER CAN AVOID FORECLOSURE BY PAYING THE MONTHLY PAYMENT OF 800 PLUS THE LATE FEE OF \$75.00 AND PENALTY OF \$175 BEFORE THE NEXT PAYMENT DUE DATE. THE TRUSTEE IS

BUYER SIGNATURE----- DATE

SHERITA

2020 Taxes Owed \$3,154.18  
2021 Taxes Owed 1,488.58

2022 \$1,523.58  
CAROLYN PARHAM, CHANCERY CLERK  
P O BOX 98  
CLARKSDALE, MS 38614  
662-624-3000

629

RECEIPT # 2020 000010955 00  
PARCEL # 353 150880000 0002000

10/28/2022  
Landowner Notice

BURCH, ROBERT  
2752 W 91ST STREET  
EVERGREEN PARK, IL 60805

Second Notice

You will take notice that the following described property:

PARCEL # 353 150880000 0002000 SEC-15 TWN-00 RNG-00  
LOT 20  
MAY SUBD

assessed to you or owned by you, was on 4/05/2021  
sold to COLLEGE INVESTMENT COMPANY  
for the County taxes of 2020 and that the title to said lands  
will mature to COLLEGE INVESTMENT COMPANY  
unless redemption from said tax sale be made by 5:00 p.m. on or  
before April 05, 2023. .

If you are no longer the owner of said property, please contact  
our office so that we may update our records.

Witness this the 31st day of October 2022.

*Carolyn Parham*  
CAROLYN PARHAM  
Chancery Clerk



Wet  
5/12/21  
Crest-in  
662 710 9602  
7/6/21  
7/6/21  
5

1308 MAPLE 21, 2

TAXES:

2020  
3,154.18

20 21 22

MAY 12 2021  
1488.58  
1,488.58

Region Mtg